determining a corresponding insurance account in said database in accordance with

information about one of said insurance claim and said unearned premium, said information

including a relationship to a state and at least one line of insurance associated with said

corresponding insurance account; and

adjusting an amount associated with said corresponding insurance account in accordance

with said transaction.

**REMARKS** 

Entry of this amendment is respectfully requested prior to examination of the above-

referenced patent application.

Favorable consideration and allowance are earnestly solicited. Should there be any

questions after reviewing this paper, the Examiner is invited to contact the undersigned at 617-

951-6661.

Respectfully submitted,

HOTCHINS, WHEELER & DITTMAR

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